

U.S. Trustee Basic Monthly Operating Report

Case Name: JC REED & CO., INC. Date Filed: 11-19-08
 Case Number: 08-09771 SIC Code: _____
 Month (or portion) covered by this report: 10/22/08-10/31/08

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THIS U.S. TRUSTEE BASIC MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS ON BEHALF OF THE CHAPTER 11 DEBTOR AND, TO THE BEST OF MY KNOWLEDGE, THIS REPORT AND RELATED DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.


 ORIGINAL SIGNATURE OF RESPONSIBLE PARTY

11-19-08
 DATE REPORT SIGNED

STEPHEN L. WESTBROOK - CFO

PRINTED NAME OF RESPONSIBLE PARTY AND POSITION WITH DEBTOR

The debtor is required to provide financial reports prepared by or for the debtor in addition to the information required by this form. The U.S. Trustee may permit the debtor to eliminate duplicative information. No such permission is valid unless in writing.

QUESTIONNAIRE:

	YES	NO
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. DID YOU SELL ANY ASSETS OTHER THAN INVENTORY THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY? <u>EMPLOYEE EXPENSES APPROVED BY PAYROLL ORDER</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. DID YOU PAY ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. DID YOU PAY ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. DID YOU PAY YOUR EMPLOYEES ON TIME?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU FILED ALL OF YOUR RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DID YOU PAY ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
10. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT? <u>PRE-PETITION ACCOUNT BEING CLOSED</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

- | | Yes | No |
|---|-------------------------------------|-------------------------------------|
| 13. DID YOU DEPOSIT ALL MONEY FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?
<i>AFTER NEW DIP ACCOUNT OPENED</i> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. DID THE BUSINESS SELL ANY GOODS OR PROVIDE SERVICES TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 15. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE UST? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

TAXES

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS? ☐ ☒

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

(Exhibit A)

INCOME

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. [If you use an automated accounting system, please attach a copy of the Income Statement and Balance Sheet]

TOTAL INCOME 75,048

(Exhibit B)

EXPENSES

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS PAID THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. [If you use an automated accounting system, please attach a copy of the Disbursements Journal, otherwise attach a copy of the check register.]

TOTAL EXPENSES 27,366

(Exhibit C)

CASH PROFIT

INCOME FOR THE MONTH (TOTAL FROM EXHIBIT B) 75,048

EXPENSES FOR THE MONTH (TOTAL FROM EXHIBIT C) 27,366

(Subtract The Total from Exhibit C from the Total of Exhibit B)

CASH PROFIT FOR THE MONTH 47,682

UNPAID BILLS

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE.

TOTAL PAYABLES 68,769

(Exhibit D)

MONEY OWED TO YOU

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE.

TOTAL RECEIVABLES 460,803

(EXHIBIT E)

BANKING INFORMATION

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT.

(SEE ATTACHED)

EMPLOYEES

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED?

41

NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT?

41

(NOTE: REDUCTION TO 17 EMPLOYEES ON 11/3/08)

PROFESSIONAL FEES

TOTAL PROFESSIONAL FEES APPROVED BY THE COURT DURING THIS REPORTING PERIOD?

0

TOTAL PROFESSIONAL FEES APPROVED BY THE COURT SINCE THE FILING OF THE CASE?

0

TOTAL PROFESSIONAL FEES INCURRED BY OR ON BEHALF OF THE DEBTOR DURING THIS REPORTING PERIOD?

UNKNOWN

TOTAL PROFESSIONAL FEES INCURRED BY OR ON BEHALF OF THE DEBTOR SINCE THE FILING OF THE CASE?

UNKNOWN

PROFESSIONAL FEES INCURRED BY OR ON BEHALF OF THE DEBTOR RELATED TO BANKRUPTCY DURING THIS REPORTING PERIOD?

UNKNOWN

PROFESSIONAL FEES INCURRED BY OR ON BEHALF OF THE DEBTOR RELATED TO BANKRUPTCY SINCE THE FILING OF THE CASE?

UNKNOWN

PROJECTIONS

COMPARE YOUR ACTUAL INCOME, EXPENSES AND THE CASH PROFIT TO THE PROJECTIONS FOR THE FIRST 180-DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

PROJECTED INCOME FOR THE MONTH:

ACTUAL INCOME FOR THE MONTH (EXHIBIT B):

DIFFERENCE BETWEEN PROJECTED AND ACTUAL INCOME:

PROJECTED EXPENSES FOR THE MONTH:

TOTAL ACTUAL EXPENSES FOR THE MONTH (EXHIBIT C):

DIFFERENCE BETWEEN PROJECTED AND ACTUAL EXPENSES:

PROJECTED CASH PROFIT FOR THE MONTH:

ACTUAL CASH PROFIT FOR THE MONTH
(TOTAL FROM EXHIBIT B MINUS TOTAL FROM EXHIBIT C)

DIFFERENCE BETWEEN PROJECTED AND ACTUAL CASH PROFIT:

[If actual cash profit was 90% or less of projected cash profit,
please attach a detailed written explanation.]

JC Reed & Co., Inc.

US Trustee - Case #08-09771

Monthly Operating Report (cash basis)

Portion of Month Ended 10/31/08

Exhibit B - Income:

10/27/2008	Insurance refund	207.54	
10/31/2008	Interest Income	2.38	
10/31/2008	Membership refund	50.00	
10/31/2008	Return of agent commissions	74,788.48	75,048.40

Exhibit C - Expenses:

10/17/2008	Employee expenses approved by Payroll Order	5,450.38	
10/22/2008	Regions - wire fee	19.00	
10/24/2008	ADP - payroll processing fee	445.49	
10/31/2008	ADP - payroll processing fee	39.00	
10/31/2008	Regions - bank fee	13.00	
10/24/2008	ck #3847 United Healthcare-Nov08 prem	13,895.74	
10/31/2008	ck #3848 Strategic Mortg Solut-sales consult	4,290.00	
10/31/2008	ck #3849 AI Phillips Insur-D&O coverage	3,213.00	27,365.61

Exhibit D - Unpaid Bills:

Oct 08	Benefit Street	401k plan processing	364.74	
Oct 08	Blankenship CPA's	tax work	117.00	
Oct 08	Carthage Courier	marketing	401.64	
Oct 08	Crosstown	courier	46.84	
Oct 08	Daily Post Athenian	marketing	1,290.00	
Oct 08	FedEx	shipping	171.07	
Oct 08	Fidelity Offset	marketing	3,546.68	
Oct 08	Herald News	marketing	2,659.25	
Oct 08	Lamar	marketing	5,610.00	
Oct 08	Lawrence Cty Advocate	marketing	862.70	
Oct 08	LBMC Strategic Staffing	accounting	3,763.00	
Oct 08	Lewis Cty Herald	marketing	742.50	
Oct 08	Melanie Garrison	marketing	300.00	
Oct 08	Nuvox Communications	data lines	362.03	
Oct 08	RJ Young Co	copier rental/costs	1,552.27	
Oct 08	Sandy Hartman	consulting	325.00	
Oct 08	Shelbyville Gazette	marketing	2,268.00	
Oct 08	Shoppers Guide	marketing	834.75	
Oct 08	Shred-It	paper disposal	71.10	
Oct 08	Southern Standard	marketing	1,799.28	
Oct 08	XO One	phone system monthly	5,230.52	
Oct 08	Chase VISA	various administrative	9,073.37	
Oct 08	BlueCross BlueShield of TN	Oct 08 health/dental prem	27,361.37	
Sep/Oct 08	Employee Expenses approved by Payroll Order		16.00	68,769.11

Exhibit E - Receivables:

1/4/2008	Note Receivable - N. Beadle	38,775.00	
12/31/2007	Note Receivable - JC Reed Title Agency, LLC	212,701.46	
curr yr	Due from JC Reed Title Agency, LLC	<u>209,326.99</u>	<u>460,803.45</u>

**REGIONS****Regions Bank**Cool Springs Carothers Pkwy
6070 Carothers Parkway
Franklin, TN 3706700007623 02 AT 0.471 002
J C REED AND CO, INC
2555 MERIDIAN BLVD SUITE 100
DEBTOR IN POSSESSION
FRANKLIN TN 37067-6364

1

ACCOUNT # 7132434693

Cycle 053
Enclosures 26
Page 126
1 of 11**FREE BUSINESS CHECKING**
October 1, 2008 through October 31, 2008**SUMMARY**

Beginning Balance	\$23,401.22	Minimum Balance	\$133,223
Deposits & Credits	\$570,550.61	+	
Withdrawals	\$251,762.25	-	
Fees	\$47.00	-	
Automatic Transfers	\$0.00	+	
Checks	\$135,738.37	-	
Ending Balance	\$206,404.21		

DEPOSITS & CREDITS

10/01	Deposit - Thank You	430,000.00
10/02	Deposit - Thank You	9,999.73
10/08	Deposit - Thank You	30,000.00
10/14	Deposit - Thank You	50.00
10/14	Wire Transfer Jc Reed + Comp	25,000.00
10/14	ADP TX/FINCL Svc ADP - Tax J C Reed and C 15Xgi 2477357Vv	283.81
10/15	Worldwide Insura Payroll J.C. Reed Ins	102.80
10/20	Deposit - Thank You	58.25
10/21	Deposit - Thank You	10.00
10/27	Deposit - Thank You	207.54
10/31	Deposit - Thank You	74,838.48
Total Deposits & Credits		\$570,550.61

WITHDRAWALS

10/01	HUD Sf Ufmp Payment Jc Reed CO Inc 6IF9NHSJD01	675.00
10/01	Phlv Lifepro Phoenixpmt Jc Reed & CO,	91.91
10/01	Phlv Lifepro Phoenixpmt J C Reed & CO	69.90
10/02	ADP TX/FINCL Svc ADP - Tax J C Reed and C 771011825817Xgi	79,528.99
10/02	ADP TX/FINCL Svc ADP - Tax J C Reed and C 15Xgi 100340A01	23,370.64
10/02	ADP TX/FINCL Svc ADP - Tax J C Reed and C 771011825818Xgi	1,181.67
10/02	ADP TX/FINCL Svc ADP - Tax J C Reed and C 771011825819Xgi	583.26
10/06	AFLAC Insurance Jc Reed & CO I WY865069355	341.35
10/10	ADP Payroll Fees ADP - Fees Jc Reed 10Xgi 6695151	308.04
10/15	Phlv Lifepro Phoenixpmt J. C. Reed & C	81.55
10/15	Phlv Lifepro Phoenixpmt J.C. Reed & CO	73.78
10/17	ADP TX/FINCL Svc ADP - Tax J C Reed and C 541011553531Xgi	82,878.86
10/17	ADP TX/FINCL Svc ADP - Tax J C Reed and C 15Xgi 102042A01	27,094.53
10/17	ADP TX/FINCL Svc ADP - Tax J C Reed and C 541011553532Xgi	1,181.68
10/17	The Bankers Bank Payment Morat,Matt 400375002990007	1,110.79
10/17	The Bankers Bank Payment Gibson,Mitch 400375002990006	876.96
10/17	ADP TX/FINCL Svc ADP - Tax J C Reed and C 541011553533Xgi	662.58

Regions Bank

Cool Springs Carothers Pkwy
6070 Carothers Parkway
Franklin, TN 37067

J C REED AND CO, INC
2555 MERIDIAN BLVD SUITE 100
DEBTOR IN POSSESSION
FRANKLIN TN 37067-6363

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ACCOUNT # 7132434693

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WITHDRAWALS (CONTINUED)

10/17	The Bankers Bank Payment Camp,Christi	400375002990011	486.76
10/17	The Bankers Bank Payment Bressler,Chery	400375002990010	365.03
10/17	The Bankers Bank Payment Nelms,Amanda	400375002990015	363.37
10/17	The Bankers Bank Payment Russell,Stepha	400375002990016	353.66
10/17	The Bankers Bank Payment Worley,Brandon	400375002990022	353.22
10/17	The Bankers Bank Payment Clendenen,Josh	400375002990012	334.14
10/17	The Bankers Bank Payment Thompson,Eric	400375002990021	318.15
10/17	The Bankers Bank Payment Bone,Johnny	400375002990009	294.27
10/17	The Bankers Bank Payment Staggs,Melanie	400375002990019	283.67
10/17	The Bankers Bank Payment Long,Carl	400375002990014	177.31
10/17	The Bankers Bank Payment Smith,Tina	400375002990017	133.05
10/20	ADP Screening Withdrawal Jc Reed and CO	1303936	192.81
10/21	AFLAC Insurance Jc Reed & CO I WY865314895		341.35
10/22	Wire Transfer Boulton, Cumming		26,094.24
10/22	HUD Sf Ufmip Payment Jc Reed CO Inc 6IFDBVDAMM1		1,075.24
10/24	ADP Payroll Fees ADP - Fees Jc Reed	10Xgi 7281058	445.49
10/31	ADP Payroll Fees ADP - Fees Jc Reed	10Xgi 7532313	39.00
Total Withdrawals			\$251,762.25

FEES

10/14	Wire Transfer	15.00
10/22	Wire Transfer	19.00
10/31	Excessive Withdrawal/Item Fee	13.00
Total Fees		\$47.00

CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
10/22	3617	1,620.40	10/06	3726	250.00
10/29	3670 *	1,469.38	10/03	3727	1,179.72
10/02	3672 *	50.00	10/07	3728	1,485.00
10/22	3678 *	1,732.64	10/17	3729	2,000.00
10/01	3681 *	420.00	10/22	3730	21.54
10/01	3687 *	300.00	10/20	3731	588.44
10/01	3696 *	104.04	10/16	3732	3,587.50
10/01	3698 *	83.36	10/29	3733	140.00
10/01	3700 *	5,140.00	10/20	3734	267.76
10/06	3705 *	1,361.00	10/17	3735	54.63
10/03	3711 *	204.19	10/22	3736	200.00
10/02	3715 *	50.00	10/17	3737	270.86
10/01	3716	50.00	10/17	3738	315.00
10/22	3725 *	1,989.78	10/17	3739	187.12

Regions Bank

Cool Springs Carothers Pkwy
6070 Carothers Parkway
Franklin, TN 37067

J C REED AND CO, INC
2555 MERIDIAN BLVD SUITE 100
DEBTOR IN POSSESSION
FRANKLIN TN 37067-6363

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ACCOUNT # 7132434693

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CHECKS (CONTINUED)

Date	Check No.	Amount	Date	Check No.	Amount
10/24	3740	600.00	10/23	3792	751.95
10/20	3741	354.41	10/22	3794 *	125.14
10/20	3742	1,488.65	10/21	3795	400.00
10/16	3743	984.00	10/23	3796	300.00
10/29	3744	75.00	10/23	3797	51.46
10/17	3745	1,750.00	10/21	3798	1,461.00
10/17	3746	10.00	10/23	3799	300.00
10/15	3747	4,240.00	10/23	3800	191.19
10/17	3748	594.00	10/27	3801	325.00
10/20	3749	39.61	10/21	3802	1,290.00
10/24	3750	35.00	10/23	3803	270.00
10/20	3751	584.25	10/21	3804	995.00
10/20	3752	125.00	10/22	3805	362.25
10/21	3753	1,950.00	10/21	3806	897.41
10/16	3754	423.70	10/22	3807	2,345.00
10/17	3755	2,016.00	10/23	3808	82.83
10/16	3756	238.62	10/21	3809	2,457.00
10/22	3757	53.60	10/22	3810	1,672.65
10/17	3758	163.88	10/17	3811	80.63
10/17	3759	1,788.64	10/23	3812	600.00
10/20	3760	573.30	10/20	3813	2,120.00
10/17	3761	14.69	10/22	3814	307.42
10/20	3762	80.61	10/21	3815	300.00
10/17	3763	100.00	10/20	3816	85.00
10/21	3764	15.00	10/22	3817	228.33
10/17	3765	4,936.87	10/23	3818	1,950.00
10/20	3766	50.00	10/20	3820 *	5.97
10/15	3771 *	228.00	10/21	3821	217.23
10/17	3772	1,011.25	10/22	3822	28.68
10/21	3773	1,193.81	10/22	3823	45.00
10/20	3774	228.16	10/20	3825 *	9,710.00
10/20	3775	1,000.00	10/28	3826	131.49
10/15	3776	3,198.12	10/27	3827	1,672.22
10/17	3777	188.00	10/31	3828	1,136.01
10/20	3778	2,870.00	10/28	3830 *	1,011.25
10/27	3779	550.00	10/31	3831	420.00
10/21	3780	24.31	10/27	3832	25.00
10/21	3781	27,152.13	10/28	3833	140.37
10/21	3782	312.19	10/23	3834	285.00
10/22	3783	695.00	10/29	3835	60.00
10/21	3784	128.30	10/27	3836	48.60
10/21	3785	643.30	10/28	3837	322.38
10/20	3786	2,120.00	10/28	3838	1,869.72
10/24	3787	4.95	10/29	3839	350.00
10/24	3788	529.65	10/24	3840	2,120.00
10/24	3789	47.50	10/28	3841	1,668.96
10/23	3790	19.60	10/28	3842	3,750.00
10/27	3791	71.10	10/23	3843	48.00

Regions Bank

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J C REED AND CO, INC
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CHECKS (CONTINUED)

<u>Date</u>	<u>Check No.</u>	<u>Amount</u>	<u>Date</u>	<u>Check No.</u>	<u>Amount</u>
10/31	3845 *	50.00	10/29	3846	50.67

Total Checks \$135,738.37

* Break In Check Number Sequence.

DAILY BALANCE SUMMARY

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
10/01	446,467.01	10/14	401,891.69	10/23	150,529.93
10/02	351,702.18	10/15	394,173.04	10/24	146,747.34
10/03	350,318.27	10/16	388,939.22	10/27	144,262.96
10/06	348,365.92	10/17	256,189.62	10/28	135,368.79
10/07	346,880.92	10/20	233,763.90	10/29	133,223.74
10/08	376,880.92	10/21	193,995.87	10/31	206,404.21
10/10	376,572.88	10/22	155,379.96		

**You may request account disclosures containing
terms, fees, and rate information (if applicable)
for your account by contacting any Regions office.**

**For all your banking needs, please call 1-800-REGIONS.
or visit us on the Internet at www.regions.com.**

Thank You For Banking With Regions!

Regions Bank

Cool Springs Carothers Pkwy
6070 Carothers Parkway
Franklin, TN 37067

J C REED AND CO, INC
2555 MERIDIAN BLVD SUITE 100
DEBTOR IN POSSESSION
FRANKLIN TN 37067-6363

ACCOUNT # 7132434693

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Check# 3617 10/22/2008 \$1620.40

Check# 3670 10/29/2008 \$1469.38

Check# 3672 10/02/2008 \$50.00

Check# 3678 10/22/2008 \$1732.64

Check# 3681 10/01/2008 \$420.00

Check# 3687 10/01/2008 \$300.00

Check# 3696 10/01/2008 \$104.04

Check# 3698 10/01/2008 \$83.36

Check# 3700 10/01/2008 \$5140.00

Check# 3705 10/06/2008 \$1361.00

Check# 3711 10/03/2008 \$204.19

Check# 3715 10/02/2008 \$50.00

Check# 3716 10/01/2008 \$50.00

Check# 3725 10/22/2008 \$1989.78

Check# 3726 10/06/2008 \$250.00

Check# 3727 10/03/2008 \$1179.72

Check# 3728 10/07/2008 \$1485.00

Check# 3729 10/17/2008 \$2000.00

Regions Bank

Cool Springs Carothers Pkwy
6070 Carothers Parkway
Franklin, TN 37067

J C REED AND CO, INC
2555 MERIDIAN BLVD SUITE 100
DEBTOR IN POSSESSION
FRANKLIN TN 37067-6363

ACCOUNT # 7132434693

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Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$21.54

Oct 22, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3730

10/22/2008

\$21.54

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$588.44

Oct 20, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3731

10/20/2008

\$588.44

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$3587.50

Oct 16, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3732

10/16/2008

\$3587.50

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$140.00

Oct 19, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3733

10/29/2008

\$140.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$267.76

Oct 20, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3734

10/20/2008

\$267.76

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$54.63

Oct 17, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3735

10/17/2008

\$54.63

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$200.00

Oct 22, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3736

10/22/2008

\$200.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$270.86

Oct 17, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3737

10/17/2008

\$270.86

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$315.00

Oct 17, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3738

10/17/2008

\$315.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$187.12

Oct 17, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3739

10/17/2008

\$187.12

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$600.00

Oct 24, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3740

10/24/2008

\$600.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$354.41

Oct 20, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3741

10/20/2008

\$354.41

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$1488.65

Oct 20, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3742

10/20/2008

\$1488.65

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$984.00

Oct 16, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3743

10/16/2008

\$984.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$75.00

Oct 29, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3744

10/29/2008

\$75.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$1750.00

Oct 17, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3745

10/17/2008

\$1750.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$10.00

Oct 17, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3746

10/17/2008

\$10.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Pay to the order of
AT&T

\$4240.00

Oct 15, 2008

J C Reed & Co, Inc.
2555 Meridian Blvd.
Franklin, TN 37067

Check# 3747

10/15/2008

\$4240.00

Regions Bank

Cool Springs Carothers Pkwy
6070 Carothers Parkway
Franklin, TN 37067

J C REED AND CO, INC
2555 MERIDIAN BLVD SUITE 100
DEBTOR IN POSSESSION
FRANKLIN TN 37067-6363

ACCOUNT # 7132434693

Page 7 of 11

Check# 3748 10/17/2008 \$594.00

Check# 3749 10/20/2008 \$39.61

Check# 3750 10/24/2008 \$35.00

Check# 3751 10/20/2008 \$584.25

Check# 3752 10/20/2008 \$125.00

Check# 3753 10/21/2008 \$1950.00

Check# 3754 10/16/2008 \$423.70

Check# 3755 10/17/2008 \$2016.00

Check# 3756 10/16/2008 \$238.62

Check# 3757 10/22/2008 \$53.60

Check# 3758 10/17/2008 \$163.88

Check# 3759 10/17/2008 \$1788.64

Check# 3760 10/20/2008 \$573.30

Check# 3761 10/17/2008 \$14.69

Check# 3762 10/20/2008 \$80.61

Check# 3763 10/17/2008 \$100.00

Check# 3764 10/21/2008 \$15.00

Check# 3765 10/17/2008 \$4936.87

Regions Bank

Cool Springs Carothers Pkwy
6070 Carothers Parkway
Franklin, TN 37067

J C REED AND CO, INC
2555 MERIDIAN BLVD SUITE 100
DEBTOR IN POSSESSION
FRANKLIN TN 37067-6363

ACCOUNT # 7132434693

Page 8 of 11

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$50.00
DATE 10/20/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3766 10/20/2008 \$50.00

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$228.00
DATE 10/15/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3771 10/15/2008 \$228.00

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$1011.25
DATE 10/17/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3772 10/17/2008 \$1011.25

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$1193.81
DATE 10/21/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3773 10/21/2008 \$1193.81

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$228.16
DATE 10/20/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3774 10/20/2008 \$228.16

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$1000.00
DATE 10/20/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3775 10/20/2008 \$1000.00

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$3198.12
DATE 10/15/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3776 10/15/2008 \$3198.12

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$188.00
DATE 10/17/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3777 10/17/2008 \$188.00

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$2870.00
DATE 10/20/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3778 10/20/2008 \$2870.00

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$550.00
DATE 10/27/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3779 10/27/2008 \$550.00

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$24.31
DATE 10/21/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3780 10/21/2008 \$24.31

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$27152.13
DATE 10/21/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3781 10/21/2008 \$27152.13

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$312.19
DATE 10/21/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3782 10/21/2008 \$312.19

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$695.00
DATE 10/22/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3783 10/22/2008 \$695.00

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$128.30
DATE 10/21/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3784 10/21/2008 \$128.30

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$643.30
DATE 10/21/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3785 10/21/2008 \$643.30

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$2120.00
DATE 10/20/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3786 10/20/2008 \$2120.00

JC Reed & Co, Inc. 022-NASHVILLE Regions Bank
2555 Meridian Blvd. 6070 Carothers Parkway
Suite 100 Franklin, TN 37067

Pay To the Order of **TELECOM** \$4.95
DATE 10/24/2008

TELECOM Department of Insurance
601 Broad Street
Franklin, TN 37067

Check# 3787 10/24/2008 \$4.95

Regions Bank

Cool Springs Carothers Pkwy
6070 Carothers Parkway
Franklin, TN 37067

J C REED AND CO, INC
2555 MERIDIAN BLVD SUITE 100
DEBTOR IN POSSESSION
FRANKLIN TN 37067-6363

ACCOUNT # 7132434693

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Check# 3788 10/24/2008 \$529.65

Check# 3789 10/24/2008 \$47.50

Check# 3790 10/23/2008 \$19.60

Check# 3791 10/27/2008 \$71.10

Check# 3792 10/23/2008 \$751.95

Check# 3794 10/22/2008 \$125.14

Check# 3795 10/21/2008 \$400.00

Check# 3796 10/23/2008 \$300.00

Check# 3797 10/23/2008 \$51.46

Check# 3798 10/21/2008 \$1461.00

Check# 3799 10/23/2008 \$300.00

Check# 3800 10/23/2008 \$191.19

Check# 3801 10/27/2008 \$325.00

Check# 3802 10/21/2008 \$1290.00

Check# 3803 10/23/2008 \$270.00

Check# 3804 10/21/2008 \$995.00

Check# 3805 10/22/2008 \$362.25

Check# 3806 10/21/2008 \$897.41

Regions Bank

Cool Springs Carothers Pkwy
6070 Carothers Parkway
Franklin, TN 37067

J C REED AND CO, INC
2555 MERIDIAN BLVD SUITE 100
DEBTOR IN POSSESSION
FRANKLIN TN 37067-6363

ACCOUNT # 7132434693

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Check# 3807 10/22/2008 \$2345.00

Check# 3808 10/23/2008 \$82.83

Check# 3809 10/21/2008 \$2457.00

Check# 3810 10/22/2008 \$1672.65

Check# 3811 10/17/2008 \$80.63

Check# 3812 10/23/2008 \$600.00

Check# 3813 10/20/2008 \$2120.00

Check# 3814 10/22/2008 \$307.42

Check# 3815 10/21/2008 \$300.00

Check# 3816 10/20/2008 \$85.00

Check# 3817 10/22/2008 \$228.33

Check# 3818 10/23/2008 \$1950.00

Check# 3820 10/20/2008 \$5.97

Check# 3821 10/21/2008 \$217.23

Check# 3822 10/22/2008 \$28.68

Check# 3823 10/22/2008 \$45.00

Check# 3825 10/20/2008 \$9710.00

Check# 3826 10/28/2008 \$131.49

Regions Bank

Cool Springs Carothers Pkwy
6070 Carothers Parkway
Franklin, TN 37067

J C REED AND CO, INC
2555 MERIDIAN BLVD SUITE 100
DEBTOR IN POSSESSION
FRANKLIN TN 37067-6363

ACCOUNT # 7132434693

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Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: Small Bank

Amount: \$1672.22

Signature: [Signature]

Check# 3827 10/27/2008 \$1672.22

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: The South National Bank

Amount: \$1136.01

Signature: [Signature]

Check# 3828 10/31/2008 \$1136.01

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: J C Reed & Co, Inc.

Amount: \$1011.25

Signature: [Signature]

Check# 3830 10/28/2008 \$1011.25

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: Small Bank

Amount: \$420.00

Signature: [Signature]

Check# 3831 10/31/2008 \$420.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: ADS Security

Amount: \$25.00

Signature: [Signature]

Check# 3832 10/27/2008 \$25.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: AT&T

Amount: \$140.37

Signature: [Signature]

Check# 3833 10/28/2008 \$140.37

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: Christie Rachel

Amount: \$285.00

Signature: [Signature]

Check# 3834 10/23/2008 \$285.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: Small Bank

Amount: \$60.00

Signature: [Signature]

Check# 3835 10/29/2008 \$60.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: Small Bank

Amount: \$48.60

Signature: [Signature]

Check# 3836 10/27/2008 \$48.60

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: Small Bank

Amount: \$322.38

Signature: [Signature]

Check# 3837 10/28/2008 \$322.38

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: Small Bank

Amount: \$1869.72

Signature: [Signature]

Check# 3838 10/28/2008 \$1869.72

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: The Center Companies

Amount: \$350.00

Signature: [Signature]

Check# 3839 10/29/2008 \$350.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: Small Bank

Amount: \$2120.00

Signature: [Signature]

Check# 3840 10/24/2008 \$2120.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: Small Bank

Amount: \$1668.96

Signature: [Signature]

Check# 3841 10/28/2008 \$1668.96

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: Mortgage Bankers Association

Amount: \$3750.00

Signature: [Signature]

Check# 3842 10/28/2008 \$3750.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: Small Bank

Amount: \$48.00

Signature: [Signature]

Check# 3843 10/23/2008 \$48.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: Small Bank

Amount: \$50.00

Signature: [Signature]

Check# 3845 10/31/2008 \$50.00

Regions Bank
Cool Springs Carothers Pkwy
Franklin, TN 37067

J C Reed & Co, Inc.
2555 Meridian Blvd
Franklin, TN 37067

Pay To the Order of: Small Bank

Amount: \$50.67

Signature: [Signature]

Check# 3846 10/29/2008 \$50.67

**REGIONS****Regions Bank**Cool Springs Carothers Pkwy
6070 Carothers Parkway
Franklin, TN 37067J C REED AND CO INC
SUITE 100
2555 MERIDIAN BLVD
FRANKLIN TN 37067-6363

1

ACCOUNT # 7132545738Cycle 053
Enclosures 25
Page 0
1 of 1**BUSINESS MONEY MARKET**

October 1, 2008 through October 31, 2008

SUMMARY

Beginning Balance	\$5,609.85		Minimum Balance	\$5,609
Deposits & Credits	\$0.00	+	Average Balance	\$5,609
Net Interest Earned	\$2.38	+	Annual Percentage Yield Earned	0.50%
Withdrawals	\$0.00	-	Interest This Period	\$2.38
Fees	\$0.00	-	Average Collected Balance	\$5,609.85
Automatic Transfers	\$0.00	+	2008 YTD Interest	\$2,515.22
Checks	\$0.00	-		
Ending Balance	\$5,612.23			

INTEREST

10/31	Interest Payment	2.38
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DAILY BALANCE SUMMARY

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
10/31	5,612.23				

**You may request account disclosures containing
terms, fees, and rate information (if applicable)
for your account by contacting any Regions office.**

**For all your banking needs, please call 1-800-REGIONS.
or visit us on the Internet at www.regions.com.**

Thank You For Banking With Regions!